

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Elizabeth Impellizzeri**

Case No.:

20-16208

Judge:

Christine M. Gravelle

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☐ Modified/Notice Required

Date:

3/29/2022☐ Motions Included☒ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney WSJ Initial Debtor: E I Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$461.07 Monthly for 38 months, plus \$6,570.13 lumpsum payment in month 1** to the Chapter 13 Trustee, starting on 4/1/2022 with lumpsum representing PTD for approximately 38 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor Type of Priority Claim Amount Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Pnc Mortgage (14)	1 Cragmoor Drive Shamong, NJ 08088 Burlington County	2,007.37	0.00	2,007.37	2,007.37

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
AmeriCredit/GM Financial (5)

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Pnc Mortgage (Post-Pet 14-1A)	1 Cragmoor Drive Shamong, NJ 08088 Burlington County	7,360.64
Shamong Township Tax Collector (9)	1 Cragmoor Drive Shamong, NJ 08088 Burlington County	6,287.08
Shamong Township Tax Collector (PostPet)	1 Cragmoor Drive Shamong, NJ 08088 Burlington County	6,025.86

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 3/29/2022.

Explain below why the plan is being modified: Consent order resolving post petition mortgage arrearages requires filing of modified plan.	Explain below how the plan is being modified: Plan reduces payments to General Unsecured Creditors, pays post-petition property tax arrearages, and capitalizes post-petition mortgage arrearages.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>3/29/2022</u>	<u>/s/ Elizabeth Impellizzeri</u> Elizabeth Impellizzeri Debtor
Date: _____	_____ Joint Debtor
Date: <u>3/29/2022</u>	<u>/s/ Warren S. Jones, Jr.</u> Warren S. Jones, Jr. 003781980 Attorney for the Debtor(s)

In re:
Elizabeth Impellizzeri
Debtor

Case No. 20-16208-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 30, 2022

User: admin
Form ID: pdf901

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Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db	+ Elizabeth Impellizzeri, 1 Cragmoor Drive, Shamong, NJ 08088-8901
518823241	Conduent/Wells Fargo, C/o Acs, Utica, NY 13501
518823240	+ Conduent/Wells Fargo, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051
518823245	Dnb-mattress, CscI Dispute Team N8235-04m, Des Moines, IA 50306
518823244	+ Dnb-mattress, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
518823246	+ Jaguar Credit, Po Box 680020, Attn: Bankruptcy, Franklin, TN 37068-0020
518823256	+ Shamong Township Tax Collector, 105 Willow Grove Road, Shamong, NJ 08088-8960
518823257	+ Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
518823273	+ Target, Po Box 673, Minneapolis, MN 55440-0673
518823272	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518823277	+ Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
518823278	+ Wells Fargo Bank, Po Box 5185, Sioux Falls, SD 57117-5185
518823280	Wells Fargo Bank NA, CscI Dispute Team N8235-04m, Des Moines, IA 50306
518823279	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518823282	+ Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
518823281	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 30 2022 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 30 2022 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518823250	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518823218	+ Email/Text: ally@ebn.phinsolutions.com	Mar 30 2022 20:28:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
518823219	+ Email/Text: ally@ebn.phinsolutions.com	Mar 30 2022 20:28:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518823220	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518823221	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518844313	Email/PDF: bncnotices@becket-lee.com	Mar 30 2022 20:32:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518823222	+ Email/PDF: bncnotices@becket-lee.com	Mar 30 2022 20:32:50	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518823223	+ Email/PDF: bncnotices@becket-lee.com		

District/off: 0312-3

User: admin

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518823224	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 20:32:55	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518823226	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 20:32:53	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518823225	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2022 20:32:53	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
518831713	+ Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 20:32:53	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518831714	+ Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 20:32:59	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518888868	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:32:54	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518823229	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:33:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518823230	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:33:01	Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518823232	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:32:51	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
518823231	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2022 20:32:55	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518823233	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:33:01	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518823234	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:28:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518823236	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:28:00	Comenity Bank/Kay Jewelers, Po Box 182789, Columbus, OH 43218-2789
518823235	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:28:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
518823237	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518823238	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2022 20:28:00	Comenity/Fashion Bug, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518823239	Email/Text: bk@concordservicing.com	Mar 30 2022 20:28:00	Comenity/Fashion Bug, Po Box 182789, Columbus, OH 43218-2789
518823242	Email/PDF: DellBKNotifications@resurgent.com	Mar 30 2022 20:28:00	Concord Servicing Corporation, PO Box 29352, Phoenix, AZ 85038-9352
518823243	+ Email/PDF: DellBKNotifications@resurgent.com	Mar 30 2022 20:32:54	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
518823227	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:54	Dell Financial Services LLC, Po Box 81607, Austin, TX 78708-1607
518823228	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:47	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518843887	+ Email/Text: RASEBN@raslg.com	Mar 30 2022 20:32:47	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518823247	+ Email/Text: EBNBKNOT@ford.com	Mar 30 2022 20:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518823248	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 30 2022 20:28:00	Jaguar Credit, Po Box 111897, Nashville, TN 37222-1897
		Mar 30 2022 20:28:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064,

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518863349	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2022 20:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518823250	+ Email/PDF: pa_dc_claims@navient.com	Mar 30 2022 20:32:59	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518823251	+ Email/PDF: pa_dc_claims@navient.com	Mar 30 2022 20:32:48	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
518887998	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518823252	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518823253	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518823254	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518823255	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518892093	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:59	Portfolio Recovery Associates, LLC, c/o JC PENNEY, POB 41067, Norfolk, VA 23541
518892133	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:49	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518874997	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:54	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518892094	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 20:32:54	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
518885977	Email/Text: bnc-quantum@quantum3group.com	Mar 30 2022 20:28:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
518823258	+ Email/Text: BKRMailOPS@weltman.com	Mar 30 2022 20:28:00	Sterling Jewelers, Inc., 375 Ghent Rd, Akron, OH 44333-4600
518823259	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518823260	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Syncb Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
518823263	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518823264	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:59	Syncb/Lord & Taylor, Po Box 965015, Orlando, FL 32896-5015
518823262	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Syncb/hhgreg, C/o Po Box 965036, Orlando, FL 32896-0001
518823261	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:58	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518889423	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518824929	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518823266	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:58	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518823267	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Synchrony Bank/ JC Penneys, Po Box 965007,

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			Orlando, FL 32896-5007
518823268	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:49	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518823269	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:55	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518823270	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:48	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518823271	+ Email/PDF: gecsed@recoverycorp.com	Mar 30 2022 20:32:49	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
518823275	Email/Text: bankruptcy@td.com	Mar 30 2022 20:28:00	TD Bank, 32 Chestnut Street, Lewiston, ME 04240
518823274	Email/Text: bankruptcy@td.com	Mar 30 2022 20:28:00	TD Bank, Attn: Bankruptcy/TD Card Svcs, Po Box 84037, Columbus, GA 31908
518859106	+ Email/Text: bncmail@w-legal.com	Mar 30 2022 20:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518823273	+ Email/Text: bncmail@w-legal.com	Mar 30 2022 20:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518823272	+ Email/Text: bncmail@w-legal.com	Mar 30 2022 20:28:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518823276	+ Email/Text: documentfiling@lciinc.com	Mar 30 2022 20:28:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 69

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518823217		Acume Credit Union
518823265		Synco/walmart
518839693	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518833084	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Mar 30, 2022

Form ID: pdf901

Total Noticed: 83

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr.	on behalf of Debtor Elizabeth Impellizzeri email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 6